

IF YOU WANT TO KNOW MORE

Disability & End-Stage Renal Disease



Medicare is a health insurance program for:

- People age 65 or older
- People under age 65 with certain disabilities
- People of all ages with End-Stage Renal Disease* (permanent kidney failure)

There are special benefits and guidelines for those entitled to Medicare because of a disability or End-Stage Renal Disease (ESRD). You can get more information by calling:

- Social Security at 1-800-772-1213
- 1-800-MEDICARE (1-800-633-4227)

Or on the Web at:

- www.socialsecurity.gov
- www.medicare.gov
- www.cms.hhs.gov

MEDICARE BASED ON A DISABILITY

Basics

Most people, including people with disabilities, become eligible for Medicare because of their entitlement to Social Security benefits.

To be eligible for Social Security disability benefits, you must have a medical condition that:

- keeps you from working and
- is expected to last at least a year or result in death.

You must be unable to do your previous work and any other type of work, considering your age, education, and experience. Different rules apply if you are blind.

If you have a disability, you have the same Medicare health plan choices and coverage as people age 65 and older. You may choose the **Original Medicare*** Plan or a **Medicare Advantage*** Plan.

Eligibility and Enrollment

To be eligible for benefits, in addition to being disabled, you must have earned the required number of work credits during the last 10 years you were able to work. (People can earn up to four work credits per year.) Or you may be able to get benefits as a disabled widow or widower or as the disabled child of a worker who paid into Social Security. Qualified government employees, railroad employees, and others with disabilities may be eligible for Medicare, but the rules may be different.

To apply for benefits, call Social Security at **1-800-772-1213** or contact your local Social Security office. Contact the Railroad Retirement Board if you are a railroad employee.

For most people, there are two waiting periods:

- Social Security disability benefits begin 5 full calendar months after your disability starts.
- Medicare begins 24 months after your benefits begin.

As long as you continue to meet the requirements for Social Security disability benefits, you continue to be entitled to Medicare. If your benefits stop because your condition improves, your Medicare entitlement based on disability ends.



You May Need to Know

- The 24-month waiting period for Medicare doesn't apply to people who have Amyotrophic Lateral Sclerosis (ALS, also known as Lou Gehrig's Disease). People with ALS get Medicare the first month they are entitled to disability benefits.
- You will need to decide if you want to enroll in Part B. You may not need Part B if you have an employer group health plan based on current work by a spouse or a parent. Before you decide, call Social Security at **1-800-772-1213** or Medicare at **1-800-633-4227** to be sure you won't be charged a higher premium if you later decide you do want Part B.
- Some people with disabilities who have limited income and resources may be able to get Supplemental Security Income or SSI. SSI is different from Social Security.
- Social Security has **work incentives** to help people who try to work in spite of their disability. Being able to keep Medicare is one type of work incentive.

MEDICARE BASED ON ESRD

Basics

End-Stage Renal Disease (ESRD) is a kidney condition that causes permanent kidney failure and requires regular dialysis* or a kidney transplant.

For most people, Medicare coverage begins the fourth month of dialysis treatments or the month you are admitted to a hospital for a kidney transplant. The facility must be approved by Medicare, and certain other conditions must be met.

If you have Medicare based on ESRD, you can get all Medicare covered services. In addition, special services are available for those with ESRD.

Eligibility and Enrollment

You can get Medicare Part A at any age if you have ESRD and:

- You have worked the required amount of time; or
- You are eligible for Social Security or Railroad Retirement benefits; or
- You are the spouse or dependent child of someone who has worked the required amount of time.

To apply, call the Social Security Administration at **1-800-772-1213**.

Enrolling in Medicare Part B is your choice. You will need both Part A and Part B for coverage of certain dialysis and kidney transplant services.

If you have Medicare because of ESRD, your coverage will end if you no longer need dialysis for 12 months, or if 36 months after a successful transplant.

You May Need to Know

- If you can't get Medicare, you may be able to get help from your state to pay for dialysis treatments.
- You may want to delay enrolling in Medicare if you have a group health plan.
- Immunosuppressive drug therapy* for people who receive a kidney transplant is covered by Medicare ONLY if:
 - Part A paid for the transplant or was secondary payer, and
 - You have Part B when you receive immunosuppressive drug therapy.
- In most cases, Medicare doesn't pay for:
 - Aides to help with home dialysis
 - Lost pay
 - A place to stay during treatment
 - Blood for home dialysis
 - Transportation to the dialysis facility
- The ESRD networks are excellent sources of information. Look for contact information in the Medicare publication ***Medicare Coverage of Kidney Dialysis and Kidney Transplant Services***. You can also get information about Medicare-certified dialysis facilities at www.medicare.gov by clicking "Compare Dialysis Facilities in Your Area."



These materials were prepared in March 2005 by the Centers for Medicare & Medicaid Services. They are intended for training purposes only and are not legal documents.

**Definition can be found in the glossary.*